

Information to identify the case:		
Debtor 1	Clark E Dale	Social Security number or ITIN xxx-xx-6126
	First Name Middle Name Last Name	EIN --
Debtor 2	Beth A Dale	Social Security number or ITIN xxx-xx-1045
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 12-70760-JAD		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Clark E Dale

Beth A Dale

11/8/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Clark E Dale
 Beth A Dale
 Debtors

Case No. 12-70760-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: amaz
 Form ID: 3180W

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 Total Noticed: 19

Date Rcvd: Nov 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2017.

db/jdb Clark E Dale, Beth A Dale, 473 Rolling Stone Road, Kylertown, PA 16847
 13853069 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 09 2017 01:08:57 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +EDI: BASSASSOC.COM Nov 09 2017 01:03:00 Capital One, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
 cr +EDI: BASSASSOC.COM Nov 09 2017 01:03:00 eCAST Settlement Corporation,
 c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083
 13460900 EDI: PHINAMERI.COM Nov 09 2017 01:03:00 AmeriCredit Financial Services, Inc.,
 PO Box 183853, Arlington, Texas 76096
 13464265 EDI: PHINAMERI.COM Nov 09 2017 01:03:00 Americredit Financial Services, Inc.,
 PO Box 183853, Arlington TX 76096
 13544533 +EDI: BASSASSOC.COM Nov 09 2017 01:03:00 Capital One, N.A., c/o Bass & Associates, P.C.,
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 13450769 +EDI: RMSC.COM Nov 09 2017 01:03:00 GEGRB/JCP, P.O. Box 960090, Orlando, FL 32896-0090
 13450770 +EDI: PHINAMERI.COM Nov 09 2017 01:03:00 GM Financial, P.O. Box 183834,
 Arlington, TX 76096-3834
 13450771 +EDI: HFC.COM Nov 09 2017 01:03:00 HSBC Retail Services, P.O. Box 17298,
 Baltimore, MD 21297-1298
 13450772 +EDI: RMSC.COM Nov 09 2017 01:03:00 Lowe's/GEGRB, P.O. Box 530914,
 Atlanta, GA 30353-0914
 13450774 E-mail/Text: camanagement@mtb.com Nov 09 2017 01:08:33 M & T Bank, P.O. Box 64679,
 Baltimore, MD 21264
 13450773 E-mail/Text: camanagement@mtb.com Nov 09 2017 01:08:33 M & T Bank, P.O. Box 900,
 Millsboro, DE 19966
 13458968 E-mail/Text: camanagement@mtb.com Nov 09 2017 01:08:33 M&T Bank, 1100 Wehrle Drive,
 Williamsville, New York 14221
 13450775 E-mail/Text: camanagement@mtb.com Nov 09 2017 01:08:33 M&T Bank,
 Consumer Lending Department, P.O. Box 4091, Buffalo, NY 14240
 13647292 E-mail/Text: camanagement@mtb.com Nov 09 2017 01:08:33 M&T Bank, P.O. Box 840,
 Buffalo, NY 14240-0840
 13629873 EDI: PRA.COM Nov 09 2017 01:03:00 Portfolio Recovery Associates LLC, P.O. Box 41067,
 Norfolk, VA 23541
 13542249 EDI: PRA.COM Nov 09 2017 01:03:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr M&T BANK
 cr* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
 (address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853,
 Arlington, TX 76096)

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-7

User: amaz
Form ID: 3180W

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Total Noticed: 19

Date Rcvd: Nov 08, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Kenneth P. Seitz on behalf of Joint Debtor Beth A Dale thedebterasers@aol.com
Kenneth P. Seitz on behalf of Debtor Clark E Dale thedebterasers@aol.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5